EXHIBIT 65

From: mary.rieth@jpmorgan.com [mary.rieth@jpmorgan.com]

Sent: 1/28/2004 10:09:38 PM

To: doreen x hewitt-dunn

BCC: assentor@jpmorgan.com

Subject: Bank accounts and credit cards

Can we please start DDRs on the two women mentioned below? They are models in NYC and friends of Jeffrey Epstein. We have socials and an address below, but not much else. Security services should be able to work off of the socials. Thanks!!

Mary C. Rieth tel: (212) 464-1747 fax: (212) 464-1312

---- Forwarded by Mary Rieth/JPMCHASE on 01/28/2004 05:07 PM ----

Ethan J Hornbecker

01/27/2004 12:52 PM

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Here are the details I have so far. I will be contacting the branch to see if they can open accounts via that route, if not we will handle it. I will let you know what I find out.

---- Forwarded by Ethan J Hornbecker/JPMCHASE on 01/27/04 12:50 PM ----

eric@nysgllc.com

01/27/04 12:47 PM

X

Hello Ethan, As discussed, we need to set up checking accounts and get credit cards for two people. Their information is as follows:

SSN Redacted 5638 she is a US Citizen
SSN Redacted 4144 she is not a US Citizen

Address for both is New York NY 10021 Credit limit for each card is \$2,500 and will be guaranteed by Jeffrey

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They had walked into a Chase branch on 2nd Ave and about 64th Street. They spoke with Mary, but had no further information. The initial deposit into each bank account will be \$3,000.

Please let me know if you require further information. We would like to get this going as soon as possible.

Thank you,

Eric

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